Massachusetts Members in Medicare Supplement Plans by County as of December 31, 2003 ¹

| Commercial Carrier | Barnstable | Berkshire | Bristol | Dukes | Essex | Franklin | Hampden | Hampshire | Middlesex | Nantucket | Norfolk | Plymouth | Suffolk | Worcester | Massachusetts |
|---|------------|-----------|---------|-------|---------|----------|---------|-----------|-----------|-----------|---------|----------|---------|-----------|---------------|
| Blue Cross and Blue Shield of Massachusetts, Inc. | 12,919 | 5,602 | 17,238 | 616 | 21,529 | 1,490 | 10,153 | 3,620 | 34,603 | 389 | 19,095 | 13,483 | 10,636 | 10,225 | 161,598 |
| United HealthCare Insurance Company ² | 3,109 | 2,426 | 1,620 | 191 | 2,416 | 370 | 1,999 | 877 | 3,364 | 104 | 1,831 | 1,392 | 811 | 980 | 21,490 |
| Bankers Life and Casualty Company | 1,091 | 357 | 518 | 69 | 699 | 34 | 475 | 114 | 1,526 | 66 | 865 | 493 | 247 | 467 | 7,021 |
| Oxford Life Insurance Company | 131 | 81 | 423 | 14 | 196 | 26 | 271 | 108 | 272 | 5 | 106 | 224 | 37 | 96 | 1,990 |
| Hartford Life Insurance Company | 247 | 91 | 79 | 35 | 29 | 9 | 168 | 58 | 48 | 9 | 46 | 29 | 8 | 15 | 871 |
| Mutual of Omaha Insurance Company | 153 | 86 | 49 | 3 | 47 | 12 | 173 | 50 | 69 | 5 | 41 | 43 | 22 | 35 | 788 |
| HPHC Insurance Company, Inc. ³ | 55 | 1 | 14 | 0 | 16 | 1 | 1 | 1 | 226 | 0 | 102 | 56 | 27 | 179 | 679 |
| Bankers Multiple Line Insurance Company | 154 | 106 | 27 | 6 | 32 | 3 | 112 | 59 | 73 | 3 | 51 | 5 | 29 | 9 | 669 |
| Monumental Life Insurance Company | 17 | 8 | 17 | 3 | 12 | 1 | 13 | 8 | 33 | 1 | 20 | 9 | 6 | 7 | 155 |
| Allianz Life Insurance Company of North America | 19 | 12 | 4 | 6 | 6 | 1 | 10 | 17 | 21 | 3 | 12 | 11 | 4 | 1 | 127 |
| Union Labor Life Insurance Company | 8 | 4 | 4 | 1 | 17 | 0 | 9 | 1 | 18 | 0 | 20 | 21 | 10 | 13 | 126 |
| Life Investors Insurance Company of America 4 | 17 | 3 | 5 | 0 | 18 | 0 | 11 | 8 | 15 | 2 | 24 | 5 | 6 | 4 | 118 |
| CareFirst GHMSI, Inc. 5 | 17 | 0 | 16 | 6 | 9 | 1 | 17 | 1 | 17 | 2 | 5 | 4 | 7 | 6 | 108 |
| Washington National Insurance Company 6 | 6 | 4 | 6 | 0 | 8 | 2 | 6 | 0 | 18 | 1 | 12 | 2 | 0 | 4 | 69 |
| Combined Insurance Company of America | 5 | 5 | 7 | 0 | 6 | 3 | 6 | 0 | 11 | 0 | 4 | 5 | 3 | 14 | 69 |
| Principal Life Insurance Company | 9 | 1 | 5 | 2 | 9 | 1 | 5 | 3 | 6 | 0 | 5 | 10 | 2 | 9 | 67 |
| Peoples Benefit Life Insurance Company | 2 | 2 | 9 | 0 | 5 | 1 | 6 | 2 | 10 | 0 | 4 | 3 | 5 | 2 | 51 |
| Physicians Mutual Insurance Company | 2 | 3 | 4 | 1 | 4 | 0 | 3 | 3 | 11 | 0 | 5 | 3 | 2 | 3 | 44 |
| Standard Life and Accident Insurance Company | 3 | 3 | 1 | 1 | 5 | 0 | 1 | 0 | 10 | 0 | 2 | 4 | 3 | 5 | 38 |
| New York Life Insurance Company | 5 | 1 | 1 | 1 | 4 | 0 | 6 | 3 | 4 | 0 | 5 | 2 | 1 | 3 | 36 |
| Transamerica Financial Life Insurance Company | 3 | 6 | 0 | 2 | 1 | 0 | 0 | 4 | 3 | 0 | 4 | 1 | 4 | 0 | 28 |
| Order of United Commercial Travelers of America | 1 | 0 | 1 | 0 | 3 | 0 | 4 | 4 | 3 | 1 | 1 | 0 | 0 | 5 | 23 |
| GE Casualty Insurance Company | 2 | 2 | 1 | 0 | 1 | 3 | 3 | 0 | 3 | 0 | 3 | 1 | 0 | 0 | 19 |
| United Teacher Associates Insurance Company | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 2 | 4 | 0 | 4 | 0 | 4 | 2 | 17 |
| State Farm Mutual Automobile Insurance Company | 0 | 1 | 0 | 0 | 1 | 0 | 1 | 0 | 3 | 0 | 2 | 2 | 0 | 1 | 11 |
| Union Fidelity Life Insurance Company | 2 | 1 | 1 | 0 | 0 | 0 | 1 | 1 | 3 | 0 | 0 | 0 | 0 | 0 | 9 |
| Golden Rule Insurance Company | 1 | 2 | 0 | 0 | 0 | 0 | 0 | 1 | 1 | 2 | 0 | 0 | 0 | 0 | 7 |
| National Benefit Life Insurance Company | 1 | 0 | 1 | 0 | 0 | 0 | 1 | 0 | 1 | 0 | 1 | 0 | 0 | 1 | 6 |
| Kanawha Insurance Company | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 2 | 0 | 0 | 3 |
| BCS Life Insurance Company | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 2 | 0 | 0 | 0 | 3 |
| Catholic Association of Foresters | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 1 | 0 | 2 |
| Central States Health & Life Company of Omaha | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 2 |
| Mennonite Mutual Aid Association | 1 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 2 |
| American Founders Life Insurance Company | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 |
| Protective Life Insurance Company | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 |
| Veterans Life Insurance Company | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 1 |
| American Capitol Insurance Company | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| American National Insurance Company | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total Medicare Supplement Policyholders | 17,983 | 8,809 | 20,051 | 957 | 25,074 | 1,959 | 13,456 | 4,945 | 40,377 | 593 | 22,273 | 15,811 | 11,875 | 12,086 | 196,249 |
| Number of Medicare Eligibles ⁷ | 59,134 | 27,506 | 91,727 | 2,644 | 114,652 | 12,032 | 78,527 | 21,620 | 212,229 | 1,232 | 100,750 | 68,950 | 90,027 | 115,857 | 996,887 |
| % of Medicare Eligibles | 30% | 32% | 22% | 36% | 22% | 16% | 17% | 23% | 19% | 48% | 22% | 23% | 13% | 10% | 20% |

¹ Includes all persons with Medicare Supplemental coverage, including enrollees in both group and individual Medicare Supplemental plans, as well as those enrolled in both "closed" and "open" plans.

Page 3 As of March 25, 2004

² The American Association of Retired Persons (AARP) switched its group Medicare Supplement Plans to United HealthCare Insurance Company from The Prudential Insurance Company of America beginning on January 1, 1998.

³ Effective June 30, 2003, the Preferred 65 product offered by Harvard Pilgrim Health Care of New England, Inc. was replaced with the Medicare Enhance product offered by HPHC Insurance Company, Inc.

⁴ Assumed block of business from Provident Life and Accident Insurance Company.

⁵ Formerly known as CareFirst of Maryland; includes membership from Blue Cross Blue Shield of DC and MD.

⁶ Formerly known as Pioneer Life Insurance Company.

⁷ Source: Centers for Medicare and Medicaid Services as of December 31, 2003.